



FEMA

Dear Policyholders:

After reviewing the issues raised in your flood insurance appeal, the Department of Homeland Security, Federal Emergency Management Agency (FEMA) agrees with the decision of your flood insurer, USAA General Indemnity Company (USAA), to deny payment for your detached garage.

On appeal, you state that an automobile as defined by Merriam-Webster's Dictionary, is a 4 wheeled vehicle that carries passengers. Your appeal also notes that the claim's manual mentions motorized vehicles and storage, which is what the garage is used for. You contend that Macomb County considers the building to be a garage and that you are taxed accordingly. To support your appeal, you submitted photos of the building in question, the definition of an automobile per Merriam-Webster, FEMA's description of a garage, and a copy of the Adjuster Claims Manual, Part V, Section III which describes Coverage A – Building Property.

USAA issued a letter denying coverage for damages to a building on your property, writing that your detached building does not meet the definition of a detached garage because it cannot accommodate an entire automobile.

The SFIP insures against direct physical loss by or from flood to:

- The dwelling at the described location (see SFIP (III)(A)(1)).
- Additions and extensions attached to and in contact with the dwelling by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or roof (see SFIP (III)(A)(2)).
- A detached garage at the described location (see SFIP (III)(A)(3)).

The SFIP covers a single detached garage up to 10 percent of the dwelling liability. However, the garage must meet the definition of a building (SFIP (II)(B)(6)) and have a garage door or opening large enough to accommodate an entire automobile within the building. An automobile is described as a passenger vehicle designed for operation on ordinary roads and typically having four wheels and a gasoline or diesel internal-combustion engine. Your building houses a Polaris utility task vehicle, which is intended for use over rough terrain off-road. The utility task vehicle is not considered an automobile.

FEMA's review confirms that your detached building does not have a garage door or an opening large enough to accommodate an entire automobile and is therefore not considered to be a detached garage. FEMA finds that your insurer correctly denied coverage. .

We are sorry we cannot be of further assistance to you at this time and hope this information helps you to resolve your flood insurance issues.

Sincerely,

Kelly Bronowicz
Director, Policyholder Services Division
Federal Insurance and Mitigation Administration